

UNITED BANK CORPORATION

	CPP Disbursement Date 05/22/2009	RSSD (Holding Company) 1082777	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$896	\$1,049	17.1%		
Loans	\$566	\$602	6.3%		
Construction & development	\$99	\$104	5.8%		
Closed-end 1-4 family residential	\$170	\$179	5.7%		
Home equity	\$35	\$34	-3.6%		
Credit card	\$0	\$0			
Other consumer	\$23	\$23	-0.2%		
Commercial & Industrial	\$32	\$36	11.0%		
Commercial real estate	\$182	\$195	7.3%		
Unused commitments	\$64	\$58	-9.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$95	\$67	-28.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$113	\$151	32.7%		
Cash & balances due	\$44	\$124	179.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$12	\$19	59.8%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$15	\$20	39.9%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$806	\$952	18.1%		
Deposits	\$785	\$933	18.9%		
Total other borrowings	\$17	\$16	-8.9%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$90	\$98	8.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$10	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.8%	9.2%	--		
Tier 1 risk based capital ratio	15.0%	16.2%	--		
Total risk based capital ratio	16.3%	17.5%	--		
Return on equity ¹	-0.3%	22.1%	--		
Return on assets ¹	0.0%	2.2%	--		
Net interest margin ¹	4.5%	3.7%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	68.1%	52.7%	--		
Loss provision to net charge-offs (qtr)	423.3%	249.2%	--		
Net charge-offs to average loans and leases ¹	0.8%	2.7%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	7.7%	14.9%	0.2%	0.9%	--
Closed-end 1-4 family residential	4.9%	5.2%	0.2%	1.1%	--
Home equity	0.6%	0.6%	0.1%	0.1%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	2.0%	1.7%	0.6%	0.7%	--
Commercial & Industrial	1.8%	2.4%	1.3%	0.7%	--
Commercial real estate	2.8%	5.0%	0.0%	0.5%	--
Total loans	4.2%	6.4%	0.2%	0.7%	--